



**NORTH HUDSON**  
COMMUNITY ACTION CORPORATION

**REQUEST FOR PROPOSAL**

**FOR**

**Insurance Brokerage Services**

**RFP Issued: October 19, 2018**

## **INTRODUCTION AND PROJECT DESCRIPTION**

North Hudson Community Action Corporation (NHCAC) is a cornerstone of health and human services in New Jersey, serving more than 84,000 low-income residents at eleven locations in three counties. An award-winning leader in its field for more than 50 years, NHCAC has played a vital role in creating much-needed services such as ob-gyn and prenatal care, emergency food and shelter, transitional housing, and mental health and addiction services

North Hudson Community Action Corporation is seeking one or more benefits brokerage/consulting firms to perform the full range of services related to the design, implementation, maintenance and improvement of NHCAC's employee benefits insurance programs.

### **Scope of Services**

NHCAC is looking for benefits partners who can provide professional, highly qualified benefits guidance and services including, but not limited to:

Partnering with the Human Resources Director and Benefits team in the administration of all group insurance plans including:

- Determining and recommending the most cost efficient funding methods for benefit programs.
- Preparing bid specifications and soliciting a minimum of five proposals, from insurance providers currently offering programs to other FQHC's or similar health centers and/or social service groups.
- Providing other benefit options such as Self-Funding proposals with full analysis
- Responding to questions from and providing information to staff, and providing other benefits-related advisory services throughout the plan year.
- Providing NHCAC with in-depth analysis of proposed alternatives and assisting with the process of selecting the most favorable annual renewal options.
- Reviewing and analyzing claims experience, claim service, and claim administration, on a quarterly basis, to ensure maximum benefit to NHCAC.
- Assisting with employee claims escalation, support and resolution.
- Supporting NHCAC with the implementation and communication of new programs or changes to existing programs, which may include attending and presenting information at \*Open Enrollment meetings when requested. (\*90 days prior to new enrollment period)
- Acting as advisor on issues such as Healthcare Reform, PPACA, Section 125, COBRA, HIPAA, Medicare, FMLA, etc. Provideing overall guidance to NHCAC with Health and Welfare regulatory compliance.
- Introducing proven programs and ideas to enhance NHCAC's corporate culture and improve employee productivity and morale.

**Respondents to specify the following:**

- I. Describe your firm's history, background and expertise in the administration of group benefit/insurance plans.
- II. Provide details of your firm's financial status and stability.
- III. Discuss any impending changes in your organization that could impact the delivery of services.
- IV. Describe the proposed team that would work with NHCAC and provide information about the qualifications and expertise of each team member.
- V. NHCAC is seeking a commission based payment method not to exceed 3%. Please make certain to identify any services mentioned in your proposal that are not included in your proposed fee (services that would be an additional expense). Bear in mind that North Hudson Community Action Corporation is a not-for-profit community health provider.
- VI. Describe what makes your firm uniquely qualified to work on our account.
- VII. What size clients does your firm generally support?
- VIII. Describe your experience with clients with multiple locations in multiple cities and counties.
- IX. In your opinion, what are the two major challenges companies our size face and how will your firm help meet these challenges?
- X. Describe any programs that you provide to your clients that foster employee wellness.
- XI. Does your firm have any reservations in making available documentation of the commissions received from insurers?
- XII. Note whether your firm has been subject to any lawsuits or settlements within the last five years

**References:**

Provide three references from current clients, preferably of similar size and/or need and complexity to NHCAC. For each reference please include:

- Number of employees
- Number/type of plans
- Length of servicing relationship
- Contact name, title, and phone number

Respondents should provide any other relevant information that will assist North Hudson Community Action Corporation to select among respondents.

As a recipient of Federal funds under Section 330 of the Public Health Services Act, NHCAC is required to adhere to all applicable Federal procurement rules and regulations as described in 45 CFR Part 74, and other program expectations of the Federally Qualified Health Center program. Respondents are encouraged to become familiar with any special procurement rules that may affect their response to this RFP.

**ALL RESPONSES MUST BE RECEIVED AT 800 31<sup>ST</sup> STREET, UNION CITY, NEW JERSEY, 07087, OR BY [JOAN.QUIGLEY@NHCAC.ORG](mailto:JOAN.QUIGLEY@NHCAC.ORG) BY CLOSE OF BUSINESS FRIDAY, NOVEMBER 9, 2018.**

## GENERAL CONDITIONS

By submitting a response to this RFP the Respondent agrees to all of the following:

- a. NHCAC reserves the right to award or cancel this procurement process at any time.
- b. NHCAC is not bound to accept the lowest bid, nor any proposal submitted. A contract for the accepted proposal will be drafted based upon the factors described in this RFP.
- c. Failure to meet the response delivery date may be basis for disqualification of the Respondent proposal.
- d. Respondents are fully responsible for all costs, both direct and indirect, of development and submission of their response to this RFP, including, but not limited to, any supplementary documentation, information, travel, and presentation expenses.
- e. NHCAC will open all proposals and submitters may attend
- f. NHCAC will maintain sole ownership of responses after submission.
- g. Respondents agree that submission of a proposal warrants acceptance of the above general terms and considerations and guaranteed pricing for one year. Option to extend contract 1 year.
- h. The successful applicant may also be required to present additional documentation/or information necessary to determine financial and programmatic capability.

Efforts will be made by NHCAC to utilize small business, women and/or minority owned businesses. An applicant qualifies firm if it meets the definition of “small business” as established by the Small Business Administration (13 CFR § 121.201)

## **TIMELINE**

This process will be guided by the following timeline. All dates are subject to changes at the sole discretion of NHCAC.

<b><u>Milestones</u></b>	<b><u>End or Due Date</u></b>
RFP Issued	October 19, 2018
Contractor/Vendor Responses Received by NHCAC Representatives	November 9, 2018
Responses Evaluated including clarification	November 16, 2018
Contractor/Vendor Selected	November 28, 2018

## VENDOR AGREEMENT AND CERTIFICATION

By signing below, the vendor representative expressly certifies and warrants that all information that has been provided in this RFP response is accurate. The individual further acknowledges that all services and products described in this RFP response is immediately available and warrants that the vendor is able to deliver, install and complete all expected services within the required timeframes.

Furthermore, if it appears or becomes known that information provided in this RFP response is not true, or there are products or services that NHCAC has been assured it would receive but do not exist, or there will be additional charges not included in the proposal, then NHCAC reserves the right to terminate all discussions, negotiations, and/or implementation with an immediate and full refund of any fees paid by NHCAC.

All signatories to this document agree and warrant that they have made no changes or altered this RFP in any way, and are authorized to make all commitments set forth in this RFP response. Representatives signing below also agree that all responses to this RFP, and any documentation submitted, may be referenced in any final purchase agreement or contract between NHCAC and the vendor as an addendum and become legally binding.

**Our response is for the following services and products described in the NHCAC RFP dated October 19, 2018. Please complete the following:**

Company \_\_\_\_\_  
Name of Company

\_\_\_\_\_  
Signature Date: \_\_\_\_\_

\_\_\_\_\_  
Printed Name and Title

Address: \_\_\_\_\_

\_\_\_\_\_  
Telephone Number: \_\_\_\_\_

## **SUBMISSION INSTRUCTIONS**

NHCAC will convene a selection group to review the proposals and information received in response to this RFP. During this review process, additional information may be required of the respondent\vendor and some respondents will be invited to NHCAC in order to clarify any responses and further discuss the vendor's offer. All contact and any questions between respondent and NHCAC should be routed through the NHCAC point of contact (contact information below). NHCAC expects completion of the evaluation process and identifying its contractor choice for the required services within the timeframes outlined in Timeline.

Responses will be evaluated based on price and experience.

All responses should be sent to the Point of Contact by the Due Date.

### **NHCAC Point of Contact**

Joan M. Quigley  
President/CEO

### **North Hudson Community Action Corporation**

800-31"Street  
Union City, New Jersey 07087  
E-mail: [joan.quigley@nhcac.org](mailto:joan.quigley@nhcac.org)  
Telephone: 201-210-0100  
Facsimile: 201-223-0306

Proposals should be provided in both electronic and hardcopy formats by the Due Date. Please place three (3) copies of your RFP in a sealed envelope and clearly label in the lower left corner "Legal Services." Include 3 references.

Late proposals will not be accepted.

Thank you for your interest in North Hudson Community Action Corporation